

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-36. (Canceled)

37. (New) A computerized method for implementation of multiple accounts, wherein a recipient of an offer for multiple accounts accepts the offer for multiple accounts and becomes an approved cardholder, the method comprising:

establishing a card payment instrument account through a card issuer for the approved cardholder in response to the acceptance, wherein the card payment instrument account includes a reward feature available to the cardholder;

automatically creating an investment account for the approved cardholder through a financial institution in response to the acceptance;

linking the card payment instrument account from the card issuer to the investment account from the financial institution;

implementing the reward feature by tracking expenditures made through the card payment instrument account and calculating a monetary reward amount in relation to the tracked expenditures; and

depositing the monetary reward amount generated by the reward feature into the investment account at a predetermined time interval.

38. (New) The computerized method of claim 37, further comprising allowing independent funding the investment account by the cardholder.

39. (New) The computerized method of claim 37, further comprising issuing a card payment instrument linked to the multiple accounts, the card payment instrument bearing the name of the financial institution and the name of the card issuer.

40. (New) The computerized method of claim 37, wherein the card payment instrument account includes at least one of a credit card account, a stored value card account, a debit card account, and a multi-featured credit on a debit card account.

41. (New) The computerized method of claim 37, wherein the investment account includes at least one of a mutual fund account, a stock account, an individual retirement account, a 401(k) plan account, a savings account, a certificate of deposit account, a money market fund, and an employee stock purchase account.

42. (New) The computerized method of claim 37, further comprising calculating the monetary reward amount each month as a percentage of net purchases in the card payment instrument account.

43. (New) The computerized method of claim 37, further comprising transferring the monetary reward amount to the investment account at least once a year.

44. (New) A computerized method for establishing and implementing multiple accounts, the method comprising:

simultaneously offering multiple accounts including a card payment instrument account through a card issuer and an investment account from a financial institution;

when a recipient of an offer for multiple accounts accepts the offer for multiple accounts, establishing the card payment instrument account in response to the acceptance, wherein the card payment instrument account includes a reward feature available to the recipient;

automatically creating the investment account in response to the acceptance;

implementing the reward feature by tracking expenditures made through the card payment instrument account and calculating a monetary reward amount in relation to the tracked expenditures; and

depositing the monetary reward amount generated by the reward feature into the investment account at predetermined time intervals.

45. (New) The computerized method of claim 44, further comprising allowing independent funding of the investment account by the recipient.

46. (New) The computerized method of claim 44, further comprising issuing a card payment instrument linked to the multiple accounts, the card payment instrument bearing the name of the financial institution and the name of the card issuer.

47. (New) The computerized method of claim 44, wherein the card payment instrument account includes at least one of a credit card account, a stored value card account, a debit card account, and a multi-featured credit on a debit card account.

48. (New) The computerized method of claim 44, wherein the investment account includes at least one of a mutual fund account, a stock account, an individual retirement account, a 401(k) plan account, a savings account, a certificate of deposit account, a money market fund, and an employee stock purchase account.

49. (New) The computerized method of claim 44, further comprising calculating the monetary reward amount each month as a percentage of net purchases in the card payment instrument account.

50. (New) The computerized method of claim 44, further comprising transferring the monetary reward amount to the investment account at least once a year.

51. (new) A computerized method for establishing and implementing multiple accounts, the method comprising:

simultaneously offering multiple accounts including a card payment instrument account through a card issuer and an investment account from a financial institution, wherein the card payment instrument account includes a reward feature available to the recipient;

providing the recipient an option to create the card payment instrument account through the card issuer without creating the investment account from the financial institution;

when a recipient of an offer for multiple accounts accepts the offer for multiple accounts, establishing the card payment instrument account in response to the acceptance and automatically creating a linked investment account in response to the acceptance;

when a recipient of an offer for multiple accounts accepts the option to create the card payment instrument account through the card issuer without creating the investment account, establishing only the card payment instrument account and making a subsequent offer to establish a linked investment account;

implementing the reward feature by tracking expenditures made through the card payment instrument account; and

if a linked investment account exists, calculating a monetary reward amount in relation to the tracked expenditures and depositing the monetary reward amount generated by the reward feature into the investment account at predetermined time intervals.

52. (New) The computerized method of claim 51, further comprising making the subsequent offer for the investment account through a reward statement to the recipient.